

Fill in this information to identify the case:

Debtor 1 DEBORAH DENISE REED

Debtor 2 PAUL ERVIN REED JR.

United States Bankruptcy Court for the: NORTHERN District of Texas
Case number 24-44478

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:

ROCKET MORTGAGE, LLC FKA QUICKEN
LOANS, LLC

Court Claim no. (if known):

11

Last four digits of any number you use to identify the debtor's account: XXXX5072

Date of payment change:

Must be at least 21 days after date of this notice
May 1, 2025

New total payment: \$2,542.79

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 866.19

New escrow payment: \$1,293.34

Part 2: Mortgage Payment Adjustment

2. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

Debtor 1: DEBORAH DENISE REED

Case number 24-44478

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: _____

Current mortgage payment: \$

New mortgage payment: \$

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

Signature: 
Dominique Varner TBA #00791182/FIN 18805

Date: 3/25/25

Direct: 713-590-4218, dvarner@hwa.com;

Print: **Michael Weems** TBA #24066273
Direct: 713-590-4222, mweems@hwallp.com

Company: **Hughes Watters & Askanase, LLP**

Address: 1201 Louisiana, Suite 2800
Houston, Texas 77002

Contact Phone: 713-590-4200

Title: Attorney for ROCKET
MORTGAGE, LLC FKA QUICKEN
LOANS, LLC

Email: dvarner@hwa.com
mweems@hwa.com

Debtor 1: DEBORAH DENISE REED

Case number 24-44478

CERTIFICATE OF SERVICE

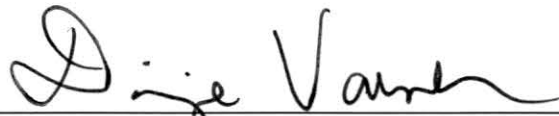
I hereby certify that a true and correct copy of the foregoing has been sent by electronic mail or by First Class U. S. Mail, postage prepaid on the 28th day of March, 2025, to:

DEBTORS
DEBORAH DENISE REED
PAUL ERVIN REED JR.
120 SADDLE RIDGE DR
GODLEY, TX 76044

DEBTOR'S ATTORNEY
WARREN NORRED
NORRED LAW, PLLC
515 E. BORDER STREET
ARLINGTON, TX 76010

TRUSTEE
PAM BASSEL
CHAPTER 13 TRUSTEE
860 AIRPORT FREEWAY
SUITE 150
HURST, TX 76054

OFFICE OF THE U.S. TRUSTEE
1100 COMMERCE STREET, ROOM 976
DALLAS, TX 75202



Dominique Varner
Michael Weems

TBA #00791182/FIN 18805
TBA #24066273

ROCKET Mortgage

1050 Woodward Avenue | Detroit, MI 48226

Annual Escrow Account Disclosure Statement

DEBORAH D REED
120 SADDLE RIDGE DR
GODLEY TX 76044

Loan Information

Loan Number: [REDACTED]
Property Address: 120 Saddle Ridge Dr
Godley, TX 76044
Statement Date: 03/12/2025
New Payment Effective Date: 05/01/2025

1. Your Escrow Account Has A Shortage And Deficiency

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Due to an increase in your taxes and/or insurance, your escrow account is short \$1,727.14. Your escrow account has a negative balance at this time.

Projected Escrow Account Balance

Projected Minimum Balance:	- \$4,008.74
Required Minimum Balance:	\$1,972.57
Shortage Amount:	\$1,727.14

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

2. Your Payment Is Changing

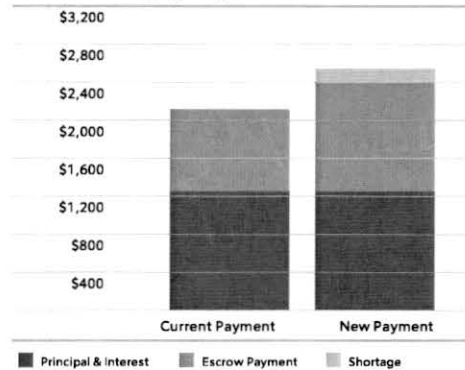
Your escrow payment is increasing. You have a shortage of \$1,727.14 that is being spread over 12 months.

Breaking Down The Numbers

	Current	New
Principal & Interest:	\$1,249.45	\$1,249.45
Escrow Payment:	\$866.19	\$1,149.41
Shortage:		\$143.93
Monthly Payment:	\$2,115.64	\$2,542.79

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown



Quick And Easy Payment Options



RocketMortgage.com



Rocket Mortgage® mobile app



24/7 access at (800) 508-0944

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Annual Escrow Account Disclosure Statement

3. A Closer Look At Your Escrow Account History

Escrow Account Disbursement From January 2025 To April 2025

Estimated Insurance:	\$5,293.39	Estimated Total:	\$5,293.39
Actual Insurance:	\$6,588.78	Actual Total:	\$6,588.78

This section highlights the differences between the estimated and actual payment amounts for the insurance and shows the reason for the current shortage.

The actual amounts paid out for insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your insurance payment amounts are highlighted in yellow. Please keep in mind that the history will reflect the month in which the payment or disbursement was made. This may be different than the payment or disbursement due date.

Escrow Account Activity History For January 2025 To April 2025

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
01/2025	Beginning Balance					\$4,640.91	- \$2,211.83 ^D
01/2025	Deposit	\$1,041.46	\$866.19	\$0.00	\$0.00	\$5,682.37	- \$1,345.64 ^D
01/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$163.12	\$163.12	\$5,519.25	- \$1,508.76 ^D
02/2025	Deposit	\$1,041.46	\$0.00	\$0.00	\$0.00	\$6,560.71	- \$1,508.76 ^D
02/2025	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$4,640.91	\$5,936.30	\$1,919.80	- \$7,445.06 ^D
02/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$163.12	\$163.12	\$1,756.68	- \$7,608.18 ^D
03/2025	Deposit	\$1,041.46	\$4,856.76	\$0.00	\$0.00	\$2,798.14	- \$2,751.42 ^{D**}
03/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$163.12	\$163.12	\$2,635.02	- \$2,914.54 ^D
04/2025	Deposit	\$1,041.46	\$1,041.46	\$0.00	\$0.00	\$3,676.48	- \$1,873.08 ^{D**}
04/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$163.12	\$163.12	\$3,513.36	- \$2,036.20 ^{D**}
Totals		\$4,165.84	\$6,764.41	\$5,293.39	\$6,588.78		

^{**} This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.

^D Your account had or is projected to have a deficiency. This is a negative balance in your account.

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continued →

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**Annual Escrow Account
Disclosure Statement****4. A Closer Look At Projections For Your Escrow Account****Escrow Account Projection**

Description	Annual Amount
MORTGAGE INS:	\$1,957.44
COUNTY TAXES:	\$5,899.14
HOMEOWNERS INS:	\$5,936.30
Total Annual Taxes And Insurance:	\$13,792.88
New Monthly Escrow Payment:	\$1,149.41

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is \$1,972.57. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For May 2025 To April 2026

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
05/2025	Beginning Balance			- \$2,036.20	\$3,945.11
05/2025	Deposit	\$1,149.41	\$0.00	- \$886.79	\$5,094.52
05/2025	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	- \$1,049.91	\$4,931.40
06/2025	Deposit	\$1,149.41	\$0.00	\$99.50	\$6,080.81
06/2025	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	- \$63.62	\$5,917.69
07/2025	Deposit	\$1,149.41	\$0.00	\$1,085.79	\$7,067.10
07/2025	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	\$922.67	\$6,903.98
08/2025	Deposit	\$1,149.41	\$0.00	\$2,072.08	\$8,053.39
08/2025	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	\$1,908.96	\$7,890.27
09/2025	Deposit	\$1,149.41	\$0.00	\$3,058.37	\$9,039.68
09/2025	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	\$2,895.25	\$8,876.56
10/2025	Deposit	\$1,149.41	\$0.00	\$4,044.66	\$10,025.97
10/2025	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	\$3,881.54	\$9,862.85
11/2025	Deposit	\$1,149.41	\$0.00	\$5,030.95	\$11,012.26
11/2025	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	\$4,867.83	\$10,849.14
12/2025	Deposit	\$1,149.41	\$0.00	\$6,017.24	\$11,998.55
12/2025	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	\$5,854.12	\$11,835.43
12/2025	Withdrawal - COUNTY TAXES	\$0.00	\$5,899.14	- \$45.02	\$5,936.29
01/2026	Deposit	\$1,149.41	\$0.00	\$1,104.39	\$7,085.70
01/2026	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	\$941.27	\$6,922.58
02/2026	Deposit	\$1,149.41	\$0.00	\$2,090.68	\$8,071.99
02/2026	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	\$1,927.56	\$7,908.87
02/2026	Withdrawal - HOMEOWNERS INS	\$0.00	\$5,936.30	- \$4,008.74	\$1,972.57 ^L
03/2026	Deposit	\$1,149.41	\$0.00	- \$2,859.33	\$3,121.98

Note: Your remaining Future Escrow Account Activity is on the next page.

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Annual Escrow Account Disclosure Statement

Future Escrow Account Activity For May 2025 To April 2026 Continued

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
03/2026	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	- \$3,022.45	\$2,958.86
04/2026	Deposit	\$1,149.41	\$0.00	- \$1,873.04	\$4,108.27
04/2026	Withdrawal - MORTGAGE INS	\$0.00	\$163.12	- \$2,036.16	\$3,945.15
Totals		\$13,792.92	\$13,792.88		

¹This amount denotes the projected low point balance.

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If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

Phone: (800) 508-0944
Email: ServicingHelp@RocketMortgage.com
Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET
Saturday: 9:00 a.m. - 4:00 p.m. ET
Preguntas: (800) 982-2544

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